

Docket No.: 3350-42A  
File No. 1.158.41327CX1  
Client No.: Moneyweb-A

PATENT

3.624  
# 85  
1.29.04



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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JAN 09 2004

**GROUP 3600**

In Application of  
GANESAN, et al.

: Art Unit: TBD

Serial No: 09/749,597 ✓

: Examiner: TBD

Filed: December 28, 2000

For: TECHNIQUE FOR REGISTRATION FOR AND DIRECTION OF ELECTRONIC  
PAYMENTS IN REAL-TIME

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

December 18, 2003

Sir:

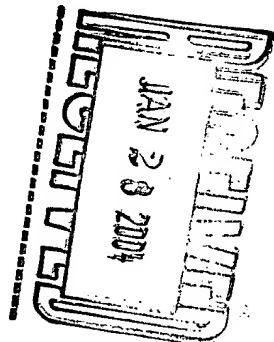
Transmitted herewith is an Information Disclosure Statement in the above-identified application.

☒ No additional fee is required.

☒ Also attached: PTO-1449 Form

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
<b>TOTAL FEE DUE</b>					<b>\$0</b>



- ☐ A Credit Card Payment form in the amount of \$0 is attached
- ☒ Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

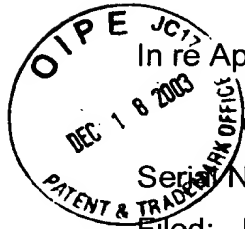


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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re Application of

GANESAN et al

Serial No. 09/749,597

Filed: December 28, 2000

For: TECHNIQUE FOR REGISTRATION FOR AND DIRECTION OF ELECTRONIC  
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: Group Art Unit: TBD  
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GROUP 3600

**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR 1.97 & 1.98**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

December 18, 2003

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

Docket No. 3350-42A  
File No. 1158.41327CX1  
Client No. Moneyweb-A

PATENT

this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.41327CX1) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

A handwritten signature in black ink, appearing to read "Sterling W. Chandler", with a long horizontal flourish extending to the right.

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Form PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-42A 1158.41327CX1	SERIAL NO. 09/749,597
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use several sheets if necessary)		APPLICANT GANESAN, et al.	
		FILING DATE December 28, 2000	GROUP

## U.S. PATENT DOCUMENTS

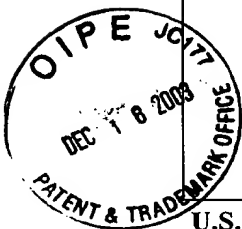
Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
AA	2001/0037295	11-1-01	Olsen			
AB	6,311,170	10-30-01	Embrey			
AC	5,220,501	6-15-93	Lawlor, et al.			
AD	5,978,780	11-2-99	Watson			
AE	5,383,113	1-17-95	Kight, et al.			
AF	6,188,994	2-13-01	Egendorf			
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AK	5,974,146	10-26-99	Randle, et al.			
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Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
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AU	S. Hansel, Electronic Checks to Pay Bills Over the Computer, The New York Times, August 27, 1995.
AV	J. Lenhart, Happy Holidays, High-Tech Style; Sending Cards Over the Internet Gains Popularity, The Washington Post, December 20, 1998.
AW	WishClick Kicks Off Marketing Campaign by Tempting Consumers With Tell-a-Friend Promotion; Register with WishClick and receive up to \$50.00 I SuperCertificates from GiftCertificates.com, Business Wire, November 2, 1999.
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AY	
AZ	
Examiner	Date Considered



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Form PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-42A 1158.41327CX1	SERIAL NO. 09/749,597
		APPLICANT GANESAN, et al. FILING DATE December 28, 2000 GROUP	

**INFORMATION DISCLOSURE STATEMENT  
BY APPLICANT**

(Use several sheets if necessary)

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AA	6,098,053	8-1-00	Slater			
AB	6,032,133	2-29-00	Hilt, et al.			
AC	6,173,269	1-9-01	Solokl, et al.			
AD	5,870,718	2-9-99	Spector			
AE	5,555,496	9-10-96	Tackbary, et al.			
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AG	6,288,319	9-11-01	Catona			
AH	6,138,106	10-24-00	Walker, et al.			
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AJ	5,710,889	1-20-98	Clark, et al.			
AK	5,025,373	6-18-91	Keyser, Jr, et al.			
AL	6,029,150	2-22-00	Kravitz			

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Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
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**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**

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Examiner	Date Considered



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Form PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-42A 1158.41327CX1	SERIAL NO. 09/749,597
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use several sheets if necessary)		APPLICANT GANESAN, et al.	
		FILING DATE December 28, 2000	GROUP

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	AA	5,677,955	10-14-97	Doggett, et al.		
	AB	5,504,677	4-2-96	Pollin		
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	AF	5,966,698	10-12-99	Pollin		
	AG	5,920,848	7-6-99	Schutzer, et al.		
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	AK	5,283,829	2-1-94	Anderson		
	AL					

## FOREIGN PATENT DOCUMENTS

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						Yes	No
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